IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re A _l	pplication Or:)		
R	ebecca L. SIEGEL et al.)	Group Art Unit:	3624
Application Number: 09/901,078)	Examiner: Stefanos l	KARMIS
Filed:	July 10, 2001)	Confirmation No.:	7083
For:	SYSTEM AND METHOD FOR SUPERVISING ACCOUNT MANAGEMENT OPERATIONS			

MAIL STOP AMENDMENTS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION FILED 4/5/07

Sir:

In response to the Non-Final Office Action mailed April 5, 2007 in the above-referenced patent application, Applicants provide these arguments in support of the patentability of the pending claims. Reconsideration and allowance are respectfully requested.

- **Listing the claims** begin on page 2.
- Remarks begin on page 10.